

Information to identify the case:

Debtor 1	<u>Earl P. Black</u>	Social Security number or ITIN	xxx-xx-7519
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debra A. Black</u>	Social Security number or ITIN	xxx-xx-5240
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24658-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Earl P. Black

Debra A. Black

2/10/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Earl P. Black
Debra A. Black
Debtors

Case No. 17-24658-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 10, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Earl P. Black, Debra A. Black, 6187 Dalmation Drive, Bethel Park, PA 15102-4009
14730856	Allegheny County, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14730857	Allegheny County Treasurer, c/o John Weinstein, Room 108, Courthouse, Pittsburgh, PA 15219-2497
14730858	+ Andrews & Price, 1500 Ardmore Boulevard, Suite 506, Pittsburgh, PA 15221-4468
14730860	+ Bethel Park Borough, 301 Church Road, Bethel Park, PA 15102-1696
14730861	+ Bethel Park School District, 301 Church Road, Bethel Park, PA 15102-1689
14730864	Clarke & Company Pathology, 5700 South Wyck Blvd, Toledo, OH 43614-1509
14730865	+ Colonial Acceptance Company, PO Box 25, Charleroi, PA 15022-0025
14730867	Emergency Resource Management, PO Box 371980, Pittsburgh, PA 15250-7980
14730868	+ Erie Insurance Exchange, PO Box 361625, Columbus, OH 43236-1625
14730869	Family Practice Medical Assoc South, 1200 Brooks Lane, Suite 290, Jefferson Hills, PA 15025-3765
14730871	+ Filtropur Cleaning System, and Prime Acceptance, c/o Merchants Credit Guide Co., 223 W. Jackson Blvd. #700, Chicago, IL 60606-6914
14730874	Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
14730876	Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14730878	+ Mahpareh Mostoufizadeh, MD, 5700 Southwyck Blvd., Toledo, OH 43614-1509
14730879	+ Maiello Brungo & Maiello LLP, 424 South 27th Street, #210, Pittsburgh, PA 15203-2379
14730880	+ Municipality of Bethel Park, c/o Jordan Tax Service Inc., 7100 Baptist Road, Bethel Park, PA 15102-3908
14730884	Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
14730885	South Hills Radiology, PO Box 3425, Pittsburgh, PA 15230-3415
14730891	St. Clair Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
14730892	+ Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14730898	+ UPMC Health Services, c/o Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14730893	+ University of Pittsburgh Physicians, c/o Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	Bethel Park School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101

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cr	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2023 00:07:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14730859	^ MEBN	Feb 11 2023 00:02:15	Barnes & Noble, c/o D&A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
14757022	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	Bethel Park School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14730862	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:07:00	Capital One, c/o MCM Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14730863	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 11 2023 00:07:00	Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335
14745274	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 11 2023 00:07:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14730866	Email/Text: bankruptcy@sw-credit.com	Feb 11 2023 00:07:00	Comcast, c/o Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14757024	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14730872	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	Goehring Rutter & Boehm, Attorneys at Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14730873	+ EDI: IRS.COM	Feb 11 2023 05:04:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14730877	Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:07:00	Lowe's, c/o Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14754145	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14757021	+ Email/Text: ebnjts@grblaw.com	Feb 11 2023 00:07:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14730882	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2023 00:07:00	PNC Bank NA, 2730 Liberty Avenue, Pittsburgh, PA 15222
14749368	EDI: PRA.COM	Feb 11 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14730881	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14730881	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14730883	+ EDI: CCS.COM	Feb 11 2023 05:04:00	Progressive Insurance, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14730886	Email/Text: PFS.Analyst@stclair.org	Feb 11 2023 00:08:00	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14730894	Email/Text: BankruptcyNotice@upmc.edu	Feb 11 2023 00:08:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2582

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14730895 ^ MEBN

Feb 11 2023 00:03:06

UPMC Health Services, PO Box 371472,
Pittsburgh, PA 15250-7472

14730899 Email/Text: amieg@stcol.com

Feb 11 2023 00:07:00

UPMC Physician Services, c/o State Collection
Service Inc., PO Box 6250, Madison, WI
53716-0250

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14730870	*	Family Practice Medical Assoc South, 1200 Brooks Lane, Suite 290, Jefferson Hills, PA 15025-3765
14730875	*	Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
14746409	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14730887	*	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14730888	*	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14730889	*	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14730890	*	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14730896	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14730897	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Bethel Park School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Kenneth Steidl	on behalf of Joint Debtor Debra A. Black julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Earl P. Black julie.steidl@steidl-steinberg.com

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ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8